

Adults living solo

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As the United Nation's Year of the Family draws to a close, one should not forget the almost one million "mid-life" adults (aged 30 to 54) living alone. They are the contemporaries of the women and men now raising children, and account for almost one in six households headed by people aged 30 to 54. This age group makes up 36% of one-person households, matching the proportion of the elderly living alone. However, because family status dictates most analysis of household data, and because the situation of seniors tends to dominate discussions about living alone, mid-life solos drop from sight.

In the past decade, the number of mid-life solos has almost doubled, while that of adults the same age living in larger households has risen by less than one-third. It would seem that this growth of solo households is not principally an economic phenomenon, since the proportion of adults living alone increased steadily during a time when real incomes did not improve. [\(1\)](#) Moreover, the basic demographic profile of adults who live by themselves (for example, their marital status) did not change much over the period. Perhaps, then, the most important, and least tangible, reason for the increase in solo living is that attitudes, habits and expectations have changed.

This article presents a brief portrait of solo householders aged 30 to 54 in comparison with other Canadians the same age, and then sketches some of the major differences among solos themselves. Why choose this particular age group for the study? Why not everyone aged 25 to 64? Thirty to 54 year-olds are the people whose solo status is least likely to change. They are somewhat older than the average age at which people first marry. At the same time, they are too young for their ranks to be heavily populated by people whose solo status stems from widowhood. [\(2\)](#)

Proportion of mid-life adults living alone has risen

Over the past decade, the proportion of 30 to 54 year-olds living alone has risen steadily. In 1982, 6.2% of people in this age group (469,000) lived alone; by 1993, the proportion was 9.2% (928,000) ([Chart A](#)). The greatest increase was among men, 10.9% of whom lived alone in 1993 compared with 6.9% in 1982; the corresponding figures for women were 7.5% and 5.5%.



Chart A The proportion of 30 to 54 year-olds living alone rose steadily in the 1980s and early 1990s.

Source: *Labour Force Survey*

Given rising divorce rates, one might think that the accelerated creation of one-person households was caused in part by the increase in marriage breakdowns. But, between 1982 and 1993 there were no major differences in the marital status of people who live alone; in fact, the proportion of solos who have never married rose slightly from 56% to 58%. The only other notable change in the characteristics of the solo population was the increase in the proportion of men, from 56% to 59%. Both these shifts were caused by baby boomers aged 30 to 44, whose share of solos rose from 66% to 68% ([Table 1](#)).



Table 1 Distribution of solo householders aged 30 to 54, selected characteristics, 1982 and 1993

Source: *Labour Force Survey*

Note: *Estimates may not add to totals due to rounding.*

Solos were no younger than their counterparts in larger households, 68% of whom were also baby boomers. However, a number of other characteristics set solos apart from 30 to 54 year-olds living in larger households. For example, in 1993, solo men outnumbered women, at 59% to 41%, which was not the case for other mid-life adults, 49% of whom were men. Solos also tended to have more formal education: 23% had a university degree, compared with 16% of their non-solo contemporaries.

A breed apart?

Overall, three-quarters of all mid-life adults were employed in 1993. However, the employment profiles of men and women tell interesting stories that differ according to their living arrangements. Women living alone were more likely than women in larger households to be working - 76% versus 68%. On the other hand, solo men were less likely than their non-solo counterparts to be employed - 74% compared with 84% ([Chart B](#)). Furthermore, the employment rates of solo women differed considerably depending on their marital status, with those who had never married recording a much higher rate (82%) than those

who were separated/divorced (69%) or the few who were widowed (58%).



Chart B In 1993, solo women and non-solo men were much more likely to be employed than their counterparts.*

Source: *Labour Force Survey*

* *Aged 30-54.*

By contrast, among solo men there was less variation in employment rates by marital status. The rate for those who had never married or who were separated/divorced was 74%, and for the small number who were widowed, 79%.

A high proportion of employed solos held white-collar jobs: 37% of men and 53% of women. In larger households, 33% of employed men and 39% of employed women worked in white-collar occupations (see [Data sources and definitions](#)).

Life in the fast lane?

In 1992, the average annual income of solos aged 30 to 54 was \$30,750, slightly higher than that of non-solo individuals in the same age group (\$29,000). The distribution of individual incomes was similar: 37% of solos had incomes under \$20,000, as did 39% of non-solos; at the other end of the spectrum, only 7% of solos and 8% of non-solos reported incomes exceeding \$60,000.

Earnings - wages and salaries, net income from self-employment - constituted the major source of income for three-quarters of solo householders. (Almost one-fifth of solos depended on government transfers as their major source of income.) Of course, earnings depend on employment status. In 1992, solo householders working full time earned an average \$33,500, about the same as other 30 to 54 year-olds with full-time jobs. Solos working part time fared somewhat better than their counterparts in larger households, earning \$14,250 compared with \$12,000 for non-solos. Meanwhile, solos who did not work had an average income (\$10,500) almost twice as high as non-workers in larger households ([Table 2](#)).



Table 2 Average earnings of adults aged 30 to 54, by household and employment status, 1993

Source: *Household Income, Facilities and Equipment database*

Solo householders can be grouped into three broad categories based on their employment status: the 75% who worked full time, subdivided into those making \$40,000 or more a year and those making less; the 10% who worked part time; and the 15% who did not work at all ([Chart C](#)).



Chart C Most solo householders aged 30 to 54 worked full time in 1992, but only a minority earned over \$40,000.

Source: *Household Income, Facilities and Equipment Survey*

In 1992, three-quarters of solo householders (656,000) were full-time workers with average earnings of \$33,500. Men had somewhat higher average earnings than women - \$34,750 compared with \$32,000. Rather than examine all solo full-time workers as a single group, this section deals separately with those who earned \$40,000 or more and those who earned less, because they are distinguished by much more than money.

Solo full-time workers making \$40,000 and over annually are the only possible candidates for the glamorous creature often portrayed as the mid-life single. But they constituted just over one-third of solos working full-time in 1992; of these higher-earning solos, only a small, and mainly male, minority (8%) made more than \$60,000.

Over half (58%) the solos in the \$40,000-plus earnings bracket had never married, compared with 62% of solo full-time workers earning less. This difference in marital status was largely confined to men. The proportion of never-married men among higher-earnings solos was low (55% versus 63% for other solo men working full time). However, solo women making \$40,000 or more were slightly more likely to be never-married than other solo women working full-time (63% versus 60%).

Higher-earning solos were somewhat older than other solos working full time: 29% were aged 45 to 54, compared with 26% of those earning less than \$40,000. Their age may partly explain their higher earnings, since older workers are more likely to hold senior positions.

Another probable reason for solo's higher earnings was their educational attainment. Higher-earning solos were better-educated than those earning less: three-quarters had postsecondary qualifications (college or university), compared with less than half of other full-time solo workers. In fact, they were three times more likely to have a university degree (45% as opposed to 14%).

The number of weeks the two groups had worked during the year may also explain part of the difference in earnings, especially for those full-time solos in white-collar occupations: 98% of higher-earning solos had been employed all year (49 weeks or more), compared with 68% of other full-time workers. Interestingly, solo women earning less than \$40,000 were much more likely than their male counterparts to have worked full year (77% compared with 61%).

Women in both earnings groups were better-educated than their male counterparts. Among higher-earning solos, 86% of women had postsecondary completion compared with 68% of men. The gap was smaller but still marked among those making less than \$40,000: 51% of women had postsecondary completion versus 44% of men.

Solo women's education paid off in the job market, as they were almost twice as likely as men to work in high-level white-collar occupations. Among higher-earning women, 87% worked as professionals and managers or administrators, while 44% of solo women making less than \$40,000 were in such jobs. By contrast, only 53% of solo men in the higher-earnings bracket and 24% of other solo men working full time held such positions.

Of course, the long-term value of earnings is conversion into wealth, and for the vast majority of people, their largest asset is the equity they have in their homes. Just over half (53%) of higher-earning solos owned their homes, compared with one-third of other full-time solo workers. However, other solo owners (38%) were more likely than higher-earning owners (31%) to have paid off their mortgages.

Working part time

The smallest group of solo householders - 83,000, or about 10% - worked mostly part time, and reported average annual earnings of just over \$14,250 in 1992. [\(3\)](#) There was about \$2,250 difference between men's and women's earnings, with men reporting \$13,250 and women \$15,500.

The proportion of women (51%) among part-time solo workers was higher than that among full-time workers (43%). Part-timers were less likely to be single - 57% had never married, compared with 61% of full-time workers. The majority of part-timers (56%) had not completed any postsecondary education.

Half (51%) of solo part-timers had worked fewer than 49 weeks in 1992, a rate more than double that of full-time workers (22%). Many depended on income from sources other than work, as only two-thirds (65%) cited employment as their major source of income. Understandably, with little earning power most part-timers did not own their homes. Almost three-quarters (74%) of part-timers were tenants, compared with 61% of full-time workers.

Not working

One in seven solo householders - 132,000 or 15% - did not work in 1992. Not surprisingly, government transfer payments were the major source of income for most (83%) of them. This translated into an annual average income of \$10,500.

About half of non-working solos were aged 45 to 54, a considerably higher percentage than of solos who were working, whether full or part time. The non-working group also included a somewhat larger proportion of women (50% compared with 44% among working solos), and a higher percentage of divorced individuals (43% in contrast to 36%). Furthermore, 54% of non-working women were divorced, compared with 31% of men.

Over half the non-working solos (56%) either had not worked in the last five years or had never worked. This was most common among those aged 45 to 54, two-third of whom had no recent work experience. The great majority of non-working solo householders (82%) lived in rented homes and a small minority received rent subsidies from the government or relatives.

Summary

The number of adults aged 30 to 54 living alone has almost doubled in the past decade; by 1993, they totalled close to one million, accounting for 9% of all adults in this age group. Compared with other 30 to 54 year-olds, mid-life solos are better-educated, more likely to hold professional or managerial jobs, and more likely to be men. Their average income is about \$2,000 greater than that of other adults in the same age group.

Differences emerge between solo men and women in terms of education, occupation, and labour force participation - with women being better-educated and more likely to hold white-collar jobs than men, especially the minority of women making \$40,000 or more.

There is no question that the aging of the baby boom has greatly increased the absolute numbers of mid-life solos, but, as noted, the proportion of 30 to 54 year-olds living alone has also risen since the early 1980s. However, the essential demographic characteristics of this group (such as their marital status) have not changed in the past decade, and the reasons for the growth in the creation of solo households probably lie in changing attitudes, expectations and lifestyles.

Data sources and definitions

This article uses data from the Labour Force Survey (LFS) to describe demographic and labour force trends of the population of individuals aged 30 to 54. It also uses the Household Income, Facilities and

Equipment database (HIFE) to focus on some of the major socio-economic characteristics of one-person households - employment status over the course of the year, income and sources of income, and home ownership.

The HIFE database is created by linking data from the Household Facilities and Equipment Survey (HFE) and the Survey of Consumer Finances (SCF) to the Labour Force Survey (LFS). The LFS is the monthly survey of labour market activity and characteristics of Canadian households. The SCF collects data on amounts and sources of income received in the previous calendar year, weeks worked, and whether this work was mostly full-time or part-time. The HFE gathers information such as type of housing, type of heating, cooking equipment, vehicle ownership, kitchen appliances and other household equipment. The SCF and HFE are conducted in the same households as the LFS, so linkages can easily be made.

Definitions

Income: total annual income before taxes reported for the previous calendar year; for example, income data from the 1993 HIFE refer to income received in 1992. Total income includes: wages and salaries; net income from self-employment; government transfer payments (including Federal Child Tax Credit, and for 1991 data, Federal Sales Tax and GST Tax Credits); investments; retirement pensions, superannuation and annuities; other money income (scholarships, bursaries, inheritance, alimony); and military pay and allowances. Total income excludes capital gains and losses.

Earnings: income from wages and salaries and net income from self-employment.

Employed: worked at some time during the year; persons employed full-year worked for 49 to 52 weeks.

Household: a household is a person or group of persons occupying a dwelling. The number of household members refers to the time the survey was conducted and may not apply to the entire reference year; that is, someone living alone at the time the survey was conducted in May 1993 may have been a member of a larger household in 1992.

Employment rate, or employment/population ratio: number of employed persons in a particular group expressed as a percentage of the population of that group.

Worked mostly full time/part time: weekly hours most often worked during the reference year (the same calendar year for which annual income is reported). Full-time work is defined as 30 hours or more usually worked per week; part-time, less than 30 hours per week.

Weeks worked: the number of weeks in the reference year in which the individual did any remunerated work.

Home ownership: a dwelling is "owned" whether or not the mortgage has been fully paid.

White-collar occupations: managerial or administrative and professional (natural sciences, social sciences, teaching, medicine and health, religion, artistic and leisure) occupations.

Notes

Note 1

The real average incomes of employed solo householders, both full-time and part-time, were virtually the same in 1992 as in 1981; incomes of those who did not work rose by over \$2,000 (constant 1992 dollars).

Note 2

The average age at first marriage is now 27 for women and 29 for men. Only 1% of all 30 to 54 year-olds, and fewer than 4% of solo householders, were widow(er)s in 1993.

Note 3

Because of the small sample size of this group, estimates are frequently too small to be released; therefore, data on many of the characteristics discussed for full-time workers and non-workers cannot be provided.

Author

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Source

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 **HIGHLIGHTS**

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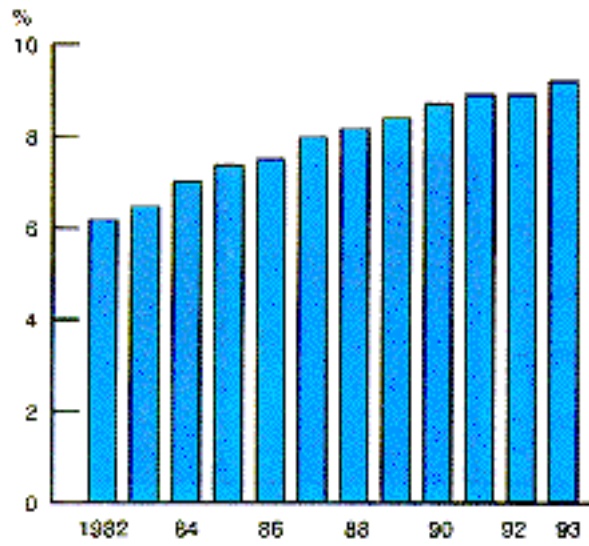
 **HELP**

 **HOME**



Chart A

The proportion of 30 to 54 year-olds living alone rose steadily in the 1980s and early 1990s.



Source: Labour Force Survey

Table 1

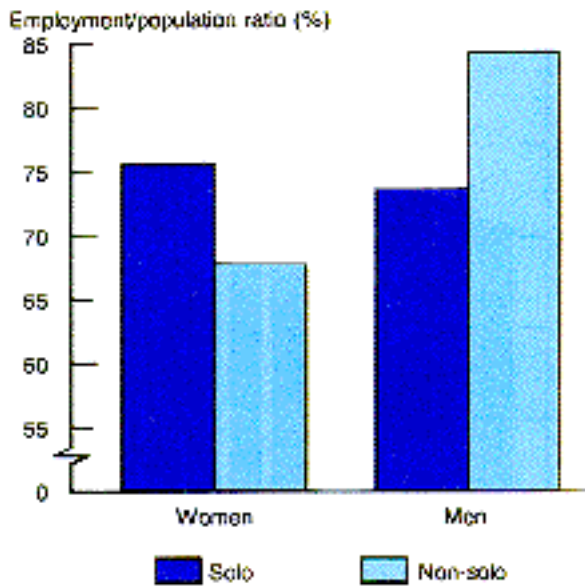
Distribution of solo householders aged 30 to 54, selected characteristics, 1982 and 1993

	1982	1993
Total ('000)	469	928
	%	
Aged 30-54		
Both sexes	100	100
Never-married	56	58
Divorced/separated	34	34
Other*	10	8
Men	56	59
Never-married	32	35
Divorced/separated	19	20
Other*	4	4
Women	44	41
Never-married	24	23
Divorced/separated	15	14
Other*	6	4
Aged 30-44		
Both sexes	66	68
Never-married	42	46
Divorced/separated	20	18
Other*	4	4
Men	39	43
Never-married	24	28
Divorced/separated	12	12
Other*	2	3
Women	27	25
Never-married	18	18
Divorced/separated	8	6
Other*	2	1

Aged 45-54		
Both sexes	34	32
Never-married	13	12
Divorced/separated	14	16
Other*	6	4
Men	17	16
Never-married	8	7
Divorced/separated	7	8
Other*	2	1
Women	17	16
Never-married	6	5
Divorced/separated	7	8
Other*	4	3
<i>Source: Labour Force Survey</i>		
<i>Note: Estimates may not add to totals due to rounding.</i>		
<i>* Other includes widowed and married but spouse absent.</i>		

Chart 8

In 1993, solo women and non-solo men were much more likely to be employed than their counterparts.*



Source: Labour Force Survey
* Aged 30-54.

Table 2

Average earnings of adults aged 30 to 54, by household and employment status, 1993

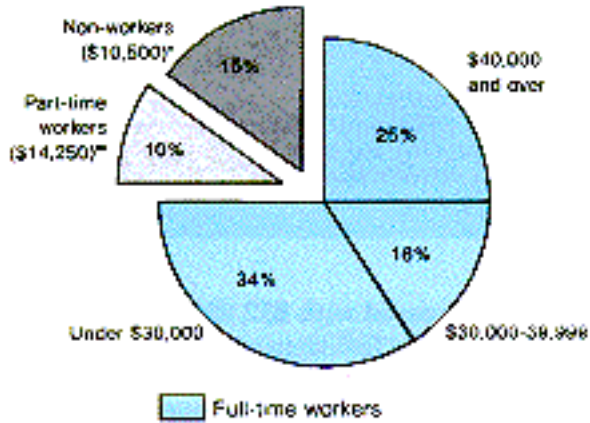
	Both sexes			Men			Women		
	30-54	30-44	45-54	30-54	30-44	45-54	30-54	30-44	45-54
	\$								
Type of household									
One-person	26,750	28,250	23,250	28,250	30,000	23,750	24,750	25,750	22,750
Worked full time	33,500	33,750	33,000	34,750	35,500	32,500	32,000	31,250	33,500
Worked part time	14,250	13,750	--	13,250	--	--	15,500	--	--
Did not work*	10,500	9,750	11,500	10,250	10,500	--	11,000	--	12,750
Two-or-more-person	25,750	25,250	27,000	34,750	33,500	37,000	17,250	17,250	17,000
Worked full time	33,250	32,250	35,500	38,250	36,750	41,250	26,000	25,500	26,750
Worked part time	12,000	11,500	12,750	14,000	13,000	16,750	11,500	11,250	12,250
Did not work*	6,000	5,750	6,000	11,500	11,250	12,000	4,250	4,500	4,000

Source: Household Income, Facilities and Equipment database

** Total annual income from all sources*

Chart C

Most solo householders aged 30 to 54 worked full time in 1992, but only a minority earned over \$40,000.



Source: Household Income, Facilities and Equipment Survey

* Average total income from all sources

- Average earnings